

Certificate Number: 03621-PAE-DE-031969819

Bankruptcy Case Number: 18-17171



03621-PAE-DE-031969819

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 30, 2018, at 2:41 o'clock PM EST, John R Baranosky completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 30, 2018 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor

Certificate Number: 03621-PAE-DE-031969812

Bankruptcy Case Number: 18-17171



03621-PAE-DE-031969812

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 30, 2018, at 2:40 o'clock PM EST, Marybeth Baranosky completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 30, 2018 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor